

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

BRENDA M. GOSSETT

Debtor(s)

Case No. 13-24399GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/17/2013.
- 2) The plan was confirmed on 01/02/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 08/05/2014, 02/11/2016, 07/07/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/17/2016, 01/19/2017.
- 5) The case was dismissed on 03/21/2017.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 42.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$4,901.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$6,993.95
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$6,993.95**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,654.97
Court Costs	\$281.00
Trustee Expenses & Compensation	\$255.56
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,191.53**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AAS DEBT RECOVERY INC/AMERICA	Unsecured	642.00	NA	NA	0.00	0.00
AFNI INC***	Unsecured	NA	258.24	258.24	0.00	0.00
CAPITAL ACCOUNTS LLC	Unsecured	235.00	NA	NA	0.00	0.00
CAVALRY PORTFOLIO SERVICES LLC	Unsecured	NA	78.06	78.06	0.00	0.00
CBCS++	Unsecured	286.36	NA	NA	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	3,000.00	1,090.13	0.00	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	0.00	763.84	0.00	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	137.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	87.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	75.00	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	107.00	270.03	270.03	0.00	0.00
ECMC(*)	Unsecured	NA	21,309.27	21,309.27	0.00	0.00
ENTERPRISE RECOVERY SYSTEMS	Unsecured	21,550.23	NA	NA	0.00	0.00
FORBES REGIONAL HOSPITAL	Unsecured	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	3,928.78	3,928.78	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	2,153.61	2,182.14	2,182.14	1,886.22	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	NA	355.51	355.51	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	520.43	520.43	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	0.00	472.54	472.54	0.00	0.00
MARK SPRAGUE	Unsecured	0.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC**	Unsecured	300.00	NA	NA	0.00	0.00
REAL TIME RESOLUTIONS INC(*)	Secured	25,000.00	33,790.85	0.00	0.00	0.00
REAL TIME RESOLUTIONS INC(*)	Secured	0.00	0.00	916.20	916.20	0.00
RUI CREDIT SERVICES	Unsecured	164.00	NA	NA	0.00	0.00
SEVENTH AVENUE	Unsecured	465.00	465.28	465.28	0.00	0.00
SPARTAN FINANCIAL SERVICE	Unsecured	62.00	NA	NA	0.00	0.00
SUMMIT APARTMENTS	Unsecured	0.00	NA	NA	0.00	0.00
THEODORE LEVINE DDS	Unsecured	93.75	NA	NA	0.00	0.00
WEBBANK-FINGERHUT	Unsecured	204.00	212.55	212.55	0.00	0.00
WILKINSBURG BOROUGH (MUN SVC	Secured	9,412.62	0.00	0.00	0.00	0.00
WILKINSBURG BOROUGH (MUN SVC	Secured	0.00	0.00	0.00	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WILKINSBURG BOROUGH (RE)	Secured	0.00	0.00	0.00	0.00	0.00
WILKINSBURG BOROUGH (RE)	Secured	7,731.69	0.00	0.00	0.00	0.00
WILKINSBURG SD & NW PA INCUBA'	Secured	0.00	0.00	0.00	0.00	0.00
WILKINSBURG SD & NW PA INCUBA'	Secured	27,548.72	0.00	0.00	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$916.20	\$916.20	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$916.20	\$916.20	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,182.14	\$1,886.22	\$0.00
TOTAL PRIORITY:	\$2,182.14	\$1,886.22	\$0.00
GENERAL UNSECURED PAYMENTS:	\$27,870.69	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,191.53</u>
Disbursements to Creditors	<u>\$2,802.42</u>
TOTAL DISBURSEMENTS :	<u>\$6,993.95</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/19/2017

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.